

Interest Rates Effective from Ashad 5, 2076 (20th June, 2019)

S.N.	Deposit Types	Rates (%) Per Annum
<b>1</b>	<b>Saving Deposit :</b>	
	General	5.50
	Chetanshil Nari Bachat	6.00
	Kirshak	6.50
	Shareholder	6.00
	Sambriddhi	6.00
	Ba Ama	6.50
	Karmachari Nibritibaran Bachat Khata	6.50
	Sabaei Nepali Bahat Khata	6.00
	ADBL salary	6.50
	USD	0.80
	EURO	0.60
	POUND	0.60
<b>2</b>	<b>Fixed Deposit :-</b>	
<b>2.1</b>	<b>Corporate :</b>	
	3 Months, 6 months and 9 months	8.50
	3 Months, 6 months and 9 months (renewal)	8.60
	1 Year	8.50
	1 Year (renewal)	8.60
	2 Year to 5 Years	8.50
	2 Year to 5 Years (renewal)	8.60
<b>2.2</b>	<b>Individual :</b>	
	3 Months	8.25
	6 Months	8.50
	1 Year	9.00
	2 to 5 Years	8.75
	ADBL Special	9.25
	Sewa Nibirta Karmachari	9.25
<b>2.3</b>	<b>Fixed Deposit USD</b>	
	3 Months	0.75
	6 Months	0.90
	1 Year	1.00
<b>3</b>	<b>Akshya Kosh</b>	9.25

S.N.	Loan Types	Rates (%) Per
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		Annum
1	Agro-Production Loan	Base Rate Plus -1 to 3
2	Livestock Loan	Base Rate Plus -1 to 3
3	Fish Farming	Base Rate Plus -1 to 3
4	Coldstorage Loan	Base Rate Plus -1 to 3
5	Argro- Tools Purchase Loan	Base Rate Plus 1 to 5
6	Yuba Krishi Karja and sauliyatpurna karja (anudan related)	Base Rate Plus -1 to 1
7	Yuba Swarojgar Karja	Base Rate Plus -1 to 1
8	Saral Krishi Karja	Base Rate Plus 0.5 to 3
<b>9</b>	<b>Wholesale Lending</b>	Base Rate Plus - 1.0 to 1
10	Industry Loan	Base Rate Plus 0.5 to 5
11	Hydropower and other Alternative Energy Loan	Base Rate Plus - 2 to 3
12	Service Loan	Base Rate Plus 0.5 to 5
13	Business Loan	Base Rate Plus 0.5 to 5
14	Household Loan	Base Rate Plus 3 to 7
15	Employee Service Loan	Base Rate Plus 1 to 6
<b>16</b>	<b>Overdraft Loan</b>	
16.1	Individual	Base Rate Plus 3 to 7
16.2	Institutional	Base Rate Plus 2 to 6
17	Saral Thekkapatta Karja	Base Rate Plus 0.5 to 5
18	Hypothecation Loan	Base Rate Plus 1 to 6
<b>19</b>	<b>Home Loan</b>	
19.1	5 Years	Base Rate Plus 1 to 4
19.2	10 Years	Base Rate Plus 1 to 5
19.3	Above 10 Years	Base Rate Plus 1 to 6
<b>20</b>	<b>House Purchase Loan</b>	
20.1	5 Years	Base Rate Plus 1 to 4
20.2	10 Years	Base Rate Plus 1 to 5
20.3	Above 10 Years	Base Rate Plus 1 to 6
21	Land Purchase Loan	Base Rate Plus 2 to 6
22	Business Complex and Housing Loan	Base Rate Plus 1 to 4
23	Education Loan	Base Rate Plus 1 to 5
24	Hire Purchase Loan	Base Rate Plus 1 to 5
25	Auto Loan	Base Rate Plus 1 to 5
26	Loan Against Gold and Silver	Base Rate Plus 1 to 6
27	Loan Against Fixed Deposit Receipt	Coupon Rate Plus 2 %

28	Loan Against Government and other Securities	Coupon Rate Plus 2 % or Base rate whichever is higher
29	Margin Lending Loan	Base Rate Plus 2 to 5
30	Consortium Financing	As per agreement
31	Bridge Gap Loan	As per agreement
32	TR Loan	Base Rate Plus -3 to 4
33	Pre-shipment Loan	Base Rate Plus -3 to 4
34	Post shipment Loan	Base Rate Plus -3 to 4
35	Reconstruction Loan	ने.रा.बैंकको व्यवस्था अनुसार व्याज लाग्ने
36	Credit Card Facility	Base Rate Plus 2 to 6
37	Advance on Credit	Base Rate Plus 1 to 4
38	Salary Account Loan	Base Rate Plus 0 to 2

Notes:

- The aforesaid interest rate shall be applicable w.e.f. ashad 5, 2076(20th June, 2019).
- Base Rate 10.37% as at 2075 Bhaishakh End.
- Kindly contact our nearest branch for further details.